

PO Box 848
Mandan, ND 58554

RUINS LLC Page 1 of 4
Customer Number: Redacted 99

RUINS LLC
DEBTOR IN POSSESSION CASE 25-30004
PO BOX 9379
FARGO ND 58106-9379

Managing Your Accounts

 Branch 2754 Brandt Dr S
Fargo, ND 58104
 Phone 701.281.5600
 Website Starionbank.com

Summary of Accounts



Do you have questions about your statement? You can contact us by phone, email customerservice@starionbank.com or chat online with a Starion Bank representative. Our customer service hours are Monday through Friday from 7 a.m. to 6 p.m.

Account Type	Account Number	Ending Balance
ND STAR CHECKING	Redacted 99	\$100.00

ND STAR CHECKING - Redacted 99

Account Summary

Date	Description	Amount
02/01/2025	Beginning Balance	\$100.00
	3 Credit(s) This Period	\$7,089.94
	3 Debit(s) This Period	\$7,089.94
02/28/2025	Ending Balance	\$100.00

Other Credits

Date	Description	Amount
02/07/2025	EDEPOSIT	\$2,316.51
02/07/2025	EDEPOSIT	\$2,391.39
02/27/2025	EDEPOSIT	\$2,382.04

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
40000	02/12/2025	\$2,316.51	40001	02/18/2025	\$2,391.39	40002	02/27/2025	\$2,382.04

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount
02/07/2025	\$4,807.90	02/18/2025	\$100.00
02/12/2025	\$2,491.39	02/27/2025	\$100.00

**INFORMATION FOR CONSUMER ACCOUNTS
WITH ELECTRONIC TRANSFERS**

In case of errors or questions about your electronic transfers, TELEPHONE OR WRITE US AT THE TELEPHONE NUMBER OR ADDRESS LOCATED ON THE FRONT OF THIS STATEMENT as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

DISCLOSURE TO READY CREDIT CONSUMER CUSTOMERS**Billing Rights Summary*****What To Do If You Think You Find A Mistake On Your Statement***

If you think there is an error on your statement, write to us at the address shown on your statement

In your letter give us the following information:

- (1) *Account information:* Your name and account number
- (2) *Dollar amount:* The dollar amount of the suspected error
- (3) *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- (1) We cannot try to collect the amount in question, or report you as delinquent on that amount.
- (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- (4) We can apply any unpaid amount against your credit limit.

Computing the Interest Charge on Ready Credit

We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- (3) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at the address on the front of this statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

HOW TO BALANCE YOUR ACCOUNT

1. Subtract from your check register any service, miscellaneous, or automatic charge(s) posted on this statement.
2. Mark (✓) your register after each check listed on front of statement.
3. Check off deposits shown on the statement against those shown in your check register.
4. Complete the form below.
5. The final "balance" in the form below should agree with your check register balance. If it does not, read "HINTS FOR FINDING DIFFERENCES" below.

HINTS FOR FINDING DIFFERENCES

Recheck all additions and subtractions or corrections.

Verify the carryover balance from page to page in your check register.

Make sure you have subtracted the service or miscellaneous charge(s) from your check register balance.

NEW BALANCE			
TRANSFER AMOUNT FROM OTHER SIDE		\$	
ADD			
DEPOSITS MADE SINCE ENDING DATE ON STATEMENT			
SUB TOTAL		\$	
CHECKS NOT LISTED ON THIS OR PRIOR STATEMENTS			
NUMBER	AMOUNT		
TOTAL CHECKS NOT LISTED			
SUBTRACT TOTAL CHECKS NOT LISTED FROM SUB- TOTAL ABOVE		BALANCE	\$

THIS SHOULD AGREE WITH YOUR CHECK REGISTER BALANCE

PO Box 848
Mandan, ND 58554

RUINS LLC

Page 3 of 4

Customer Number: Redacted **99**

ND STAR CHECKING - Redacted 99 (continued)

Overdraft and Returned Item Fees

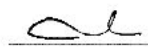
	Total for this period	Total year-to-date	Previous year-to-date
Total Overdraft Fees	\$0.00	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00	\$0.00


RUINS LLC


Redacted99

Statement Ending 02/28/2025

Page 4 of 4

THE RUINS, LLC CRESTOR IN POSSESSION - CASE #25-30004 PO BOX 5075 FARGO, ND 58106		STARON FINANCIAL 2145 Brand Dr S Fargo, ND 58104	40000
02/16/25 \$2,316.51***			
TO THE ORDER OF **** TWO THOUSAND THREE HUNDRED SIXTY AND 51/100 DOLLARS			
500 WINDYBOWN MUNICIPAL OFFICERS 501 FOURTH AVE SW WATERLOO, ND 58071			
 #040000# 1091310767# Redacted			
#40000	02/12/2025	\$2,316.51	

THE RUINS, LLC CRESTOR IN POSSESSION - CASE #25-30004 PO BOX 5075 FARGO, ND 58106		STARON FINANCIAL 2145 Brand Dr S Fargo, ND 58104	40001
01/29/25 \$2,391.39***			
TO THE ORDER OF **** TWO THOUSAND THREE HUNDRED NINETY ONE AND 39/100 DOLLARS			
Mindy Craig PO BOX 426 FARGO, ND 58107			
 #040001# 1091310767# Redacted			
#40001	02/18/2025	\$2,391.39	

THE RUINS, LLC CRESTOR IN POSSESSION - CASE #25-30004 PO BOX 5075 FARGO, ND 58106		STARON FINANCIAL 2145 Brand Dr S Fargo, ND 58104	40002
02/27/25 \$2,382.04***			
TO THE ORDER OF **** TWO THOUSAND THREE HUNDRED EIGHTY TWO AND 04/100 DOLLARS			
CP BUSINESS MANAGEMENT PO BOX 9375 FARGO, ND 58106			
 #040002# 1091310767# Redacted			
#40002	02/27/2025	\$2,382.04	

RUINS DIP APT

Bank Reconcile History Report

Balance Per Bank Statement as of 02/28/2025	100.00
Reconciled Bank Balance	100.00

Balance per GL as of 02/28/2025	100.00
Reconciled Balance Per G/L	100.00

Difference	0.00
------------	------

Cleared Items:

Cleared Checks

Date	Tran #	Notes	Amount	Date Cleared
01/29/2025	40001	Mindy Craig	2,391.39	02/28/2025
02/06/2025	40000	WMU WATERTOWN MUNICIPAL UTILITIES	2,316.51	02/12/2025
02/27/2025	40002	CP BUSINESS MANAGEMENT	2,382.04	02/28/2025
Total Cleared Checks			7,089.94	

Cleared Deposits

Date	Tran #	Notes	Amount	Date Cleared
01/28/2025	4000		100.00	01/28/2025
02/07/2025	4001		2,391.39	02/07/2025
02/07/2025	4002		2,316.51	02/07/2025
02/27/2025	4003	starion 276205348	2,382.04	02/28/2025
Total Cleared Deposits			7,189.94	

Balance Sheet

Owner = THE RUINS, LLC (all properties)

Month = Feb 2025

Book = Cash

ACCOUNT	CURRENT BALANCE
Ruins Apartment DIP Checking	100.00
Total DIP Checking Account	100.00
 TIF Value	 2,275,000.00
 Property and Equipment	
Buildings	14,620,000.00
Appliances/AC	280,000.00
Land	850,000.00
Total Property and Equipment	15,750,000.00
 Total Assets	 18,025,100.00
 LIABILITIES & CAPITAL	
 Liabilities	
Mortgage 1st	11,052,607.39
TIF Mortgage	2,275,000.00
CASH ADVANCE BY CRAIG DEVELOPMENT (POST-PETITION)	7,189.94
Total Liabilities	13,334,797.33
 Capital	
Owner Contribution	7,189.94
Retained Earnings	4,683,112.73
Total Capital	4,690,302.67
 Total Liabilities & Capital	 18,025,100.00

3/18/2025 2:58 PM

Cash Flow Statement

Owner = THE RUINS, LLC (all properties)

Month = Feb 2025

Book = Cash

ACCOUNT	MONTH TO DATE	%
EXPENSES		
Operating Expenses		
Insurance	2,382.04	0.00
Electricity-Vacant	2,316.51	0.00
Total Operating Expenses	4,698.55	0.00
Total Expenses	4,698.55	0.00
NET INCOME	-4,698.55	0.00
ADJUSTMENTS		
Owner Contribution	4,698.55	0.00
TOTAL ADJUSTMENTS	4,698.55	0.00
CASH FLOW	0.00	0.00